

MISSOURI DIVISION OF CREDIT UNIONS

**Department of Insurance, Financial Institutions and Professional
Registration**

Member Data Report

2010



DESCRIPTION OF REPORT

The Division of Credit Unions is the regulator of all state-chartered credit unions in Missouri. The period covered for this Member Data Report is from January 1, 2010 through December 31, 2010.

The Member Data Report is divided into two sections. The first section is a report of the types and numbers of loans for which credit union members received approval while the second section includes aggregated information about the census tracts in which credit union members reside, which includes the estimated annual income of members, based on the census tract.

1) Loan Approvals

The report shows the number of loans granted for each Missouri state-chartered credit union from the dates of January 1, 2010 through December 31, 2010. The loans are segregated by the following types: Unsecured, Vehicle, Commercial, Real Estate and Other. The information for each Missouri state-chartered credit union is aggregated unto one report.

2) Membership Information

The United States Census Bureau offers the following description of census tracts. Census tracts are defined as small, relatively permanent statistical subdivisions of a county....Census tracts usually have between 2,500 and 8,000 persons, and, when first delineated, are designed to be homogeneous with respect to population characteristics, economic status, and living conditions. Census tracts do not cross county boundaries. The spatial size of census tracts varies widely depending on the density of settlement. Census tract boundaries are delineated with the intention of being maintained over a long time so that statistical comparisons can be made from census to census. However, physical changes in street patterns caused by highway construction, new development, etc., may require occasional revisions; census tracts occasionally are split due to large population growth, or combined as a result of substantial population decline.

MSA's are to be defined as Metropolitan Statistical Areas and Metropolitan Divisions which are defined by the United States Office of Management and Budget (OMB) as geographic entities for use by Federal statistical agencies in collecting, tabulating, and publishing Federal statistics.

Each credit union has a separate one page report versus the previous aggregated report. The program used for these reports segregates the credit union's membership based on the member's census tract which is determined by the mailing address the credit union uses for each member. Multiple addresses among each credit union's membership list were not considered for this report, only households. A household with multiple accounts is only considered once. Thus, the figures shown are for the credit union's households by census tract.

Each credit union's report distributes the credit union's members/households into five different income levels which are listed and defined as follows:

-Low

The number of households with a mailing address in census tracts where the median income for a family is 50 % or less than the median family income for the MSA in which the census tract is located.

For example, if a member's mailing address is in a census tract where the median family income is \$25,000 and median family income for the MSA in which the census tract exists is \$51,000, the percentage would be 49% and would be grouped here.

-Moderate

The number of households with a mailing address in census tracts where the median income for a family is between 50% and 80% of the median family income for the MSA in which the census tract is located.

-Middle

The number of households with a mailing address in census tracts where the median income for a family is between 80% and 120% of the median family income for the MSA in which the census tract is located.

-Upper

The number of households with a mailing address in census tracts where the median income for a family is 120% or greater than the median family income for the MSA in which the census tract is located.

-NA

The numbers of households with a mailing address that could not be linked to a specific Census Tract. The main example of this would be members with a P.O. Box for a mailing address. Other examples would be international addresses, prisons, hospitals, etc.

The total of all income levels equals the total number of households for each credit union. The column of the right side of each report titled "Distribution of Tracts by Income Level" use a similar algorithm. Each line signifies the amount of census tracts the membership is consisted of. For example, if a credit union has 100 households within a specific census tract, the tract is only counted once. The income breakdown shows how many census tracts and their income breakdown. Each census tract is grouped based on their comparison to their specific MSA income level.

Supplementary Notes:

-This report considers all address within the United States. A census tract in the St. Louis MSA would be compared to the St. Louis MSA. Likewise a census tract located in Memphis, Tennessee would be compared to the Memphis MSA.

-Members with addresses in census tracts that are not in an MSA (typically predominant in a rural area) would be grouped based upon the non-MSA income for the state in which the census tract is located.

-The reports concerning membership information are generated by using CRA Wiz copyrighted by PCi Corporation.

-Any information used to prepare the membership information reports is the proprietary data of each credit union which is not available to the public.

Annual Member Data Report

Missouri Division of Credit Unions

Loan Approvals by Type

Period covering Calendar Year 2010

Credit Union	Unsecured	Vehicle	Real Estate	Commercial	Other	Total
1ST CITY	145	140	0	0	21	306
ACADEMIC EMPLOYEES	217	144	7	0	23	391
ALLIANCE	125	939	299	30	197	1590
ANHEUSER-BUSCH EMPLOYEES'	4286	4820	1099	33	1353	11591
ARSENAL	493	1230	29	41	13	1806
ARVIN EMPLOYEES	40	41	0	0	1	82
ASSEMBLIES OF GOD	202	625	219	61	74	1181
ATLAS	29	9	0	0	1	39
BAYER	31	83	0	0	105	219
BLUE CROSS BLUE SHIELD K.C.	67	74	0	0	7	148
BLUESCOPE EMPLOYEES'	66	23	0	0	1	90
BOTHWELL HOSPITAL EMPLOYEES	78	57	0	0	11	146
BURLINGTON NORTH TOWN COMMUNITY	171	135	10	0	19	335
BURNS & McDONNELL	42	176	14	0	0	232
CAPE REGIONAL	49	306	0	0	121	476
CATHOLIC FAMILY	43	113	6	0	22	184
CENTRAL COMMUNICATIONS	365	324	15	0	64	768
CENTRAL ELECTRIC	10	53	0	0	4	67
CENTRAL MISSOURI COMMUNITY	1054	767	57	0	279	2157
CENTURY	574	599	173	0	153	1499
CITY	401	549	24	0	28	1002
CO-LIB	27	13	0	0	0	40
COLUMBIA	98	161	33	0	12	304
COMMUNITYAMERICA	13623	6739	3754	119	987	25222
COMMUNITY FINANCIAL	244	539	9	0	47	839
CONSERVATION EMPLOYEES'	643	969	232	1	422	2267
COUNTY	42	41	29	0	0	112
CROSS ROADS	122	90	0	0	0	212
CSD	118	534	22	0	14	688
CU COMMUNITY	139	530	34	4	122	829

CY-HANNIBAL	29	41	0	0	4	74
DE SOTO MO PAC	142	105	15	0	33	295
DEXTER PUBLIC SCHOOLS	88	51	0	0	39	178
DISTRICT 5 HIGHWAY	382	208	0	0	0	590
DISTRICT 7 HIGHWAY	112	98	3	0	44	257
DISTRICT 8 HIGHWAY EMPLOYEES	337	194	4	0	52	587
DISTRICT 9 HIGHWAY EMPLOYEES	111	115	0	0	48	274
DISTRICT ONE HIGHWAY	79	139	3	0	51	272
DISTRICT TWO HIGHWAY	581	400	0	0	47	1028
DIVISION #3 HIGHWAY	68	126	0	0	13	207
DIVISION #6 HIGHWAY	151	143	20	0	48	362
DIVISION 10 HIGHWAY EMPLOYEES'	143	128	0	0	19	290
EDISON	254	243	27	0	55	579
EDUCATIONAL COMMUNITY	279	426	51	0	73	829
ELECTRO SAVINGS	157	1020	82	0	107	1366
EMPLOYMENT SECURITY	418	606	22	0	140	1186
FEDCO	57	36	0	0	40	133
FIRST COMMUNITY	2002	14001	2678	23	143	18847
FIRST FINANCIAL	300	381	130	0	149	960
FIRST MISSOURI	95	696	107	2	159	1059
FOUR FOUR	58	53	7	0	4	122
G.C.I.U. LOCAL 235	23	1	0	0	0	24
GATEWAY REGIONAL	201	130	127	0	34	492
GOETZ	997	805	29	0	129	1960
GREATER OZARKS COMMUNITY	152	128	5	0	25	310
HEALTH CARE FAMILY	331	371	54	0	43	799
HEALTHCARE COMMUNITY	117	265	11	2		395
HEARTLAND COMMUNITY	478	448	54	0	57	1037
HOLY ROSARY	300	95	26	0	39	460
INDEPENDENCE TEACHERS	121	155	0	0	0	276
J C FEDERAL EMPLOYEES	158	62	0	0	9	229
JEFFCO	90	150	5	0	15	260
JOPLIN METRO	252	301	80	0	37	670
K. C. AREA	222	41	1	0	11	275
K.C. POLICE	441	499	53	0	135	1128
KANSAS CITY	1883	104	9	0	59	2055
KCUMB	7	8	0	0	2	17

KILOWATT COMMUNITY	48	146	48	0	4	246
LACLEDE FAMILY SAVINGS	176	144	13	0	14	347
LEADCO COMMUNITY	228	385	7	0	79	699
LOVERS LANE	93	61	0	0	149	303
MAWC	29	16	0	0	17	62
MAZUMA	2162	2633	374	75	915	6159
METRO	401	751	40	0	89	1281
MID MISSOURI	707	2271	62	20	276	3336
MIDWEST	95	130	1	0	14	240
MISSOURI	1375	3845	1123	0	301	6644
MISSOURI BAPTIST	29	101	6	0	21	157
MISSOURI CENTRAL	222	320	47	0	200	789
MISSOURI ELECTRIC COOPERATIVES	1018	905	696	0	267	2886
NEIGHBORS	688	1035	377	17	464	2581
NEOSHO SCHOOL EMPLOYEES	148	86	0	0	18	252
NORTH JEFFERSON COUNTY CATHOLIC	6	9	0	0	3	18
NORTHEAST REGIONAL	81	32	0	0	0	113
NORTHLAND TEACHERS COMMUNITY	558	85	22	0	0	665
NORTHWEST MISSOURI REGIONAL	254	255	0	0	46	555
OUR LADY OF SNOWS	59	77	0	0	70	206
POSTAL & COMMUNITY	147	583	29	0	94	853
POSTAL FEDERAL COMMUNITY	1006	1698	197	0	258	3159
PROCTER & GAMBLE ST LOUIS EMPLOYEES	43	16	0	0	3	62
PURINA	168	123	16	0	14	321
RAYTOWN-LEE'S SUMMIT COMMUNITY	134	664	6	0	0	804
RIVER REGION	519	2110	231	3	233	3096
SAINT LUKES	201	180	3	0	4	388
SCIENTIFIC RESEARCH PARTNERS	44	34	0	0	3	81
SHOW-ME	129	440	19	0	57	645
SIKESTON PUBLIC SCHOOLS	76	52	0	0	34	162
SOUTH COMMUNITY	71	133	3	0	12	219
SOUTHEAST MISSOURI COMMUNITY	98	105	0	0	27	230
SOUTHPOINTE	170	117	12	0	11	310
SOUTHWEST COUNTIES SCHOOL EMPLOYEES	182	103	0	0	6	291
SOUTHWEST MISSOURI	167	156	0	0	15	338
SPRINGFIELD CATHOLIC	64	231	10	0	27	332
SPRINGFIELD TEACHERS	150	164	44	0	43	401

ST. AUGUSTINE	14	4	0	0	2	20
ST. BERNADETTE	55	92	20	0	9	176
ST. CECILIA PARISH	5	2	0	0	3	10
ST. JOHN'S	186	548	120	0	57	911
ST. JOSEPH TEACHERS'	131	77	0	0	48	256
ST. LOUIS CARPENTERS	97	47	21	0	59	224
ST. LOUIS COMMUNITY	3643	1809	66	0	381	5899
ST. LOUIS FIREFIGHTERS AND COMMUNITY	196	198	7	0	15	416
ST. LOUIS NEWSPAPER CARRIERS	0	38	23	30	91	182
ST. LOUIS POLICEMEN'S	171	75	5	0	40	291
STATIONERY	222	148	1	0	58	429
SUMMIT RIDGE	373	219	0	0	14	606
TELCOMM	718	673	103	0	218	1712
UNION MEMORIAL	2	4	0	0	3	9
UNITE BURLINGTON	696	15	0	0	11	722
UNITED	780	1340	88	11	286	2505
UNITED CATHOLIC	70	90	1	0	18	179
UNITED CONSUMERS	614	962	109	12	121	1818
UNITED LABOR	190	180	0	0	48	418
VANTAGE	4958	5583	411	0	773	11725
WEST COMMUNITY	268	771	607	17	101	1764

TOTAL

Distribution of Products and Tracts by Income Level

1ST CITY

Active Filters

Tract Income Level	Distribution of members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	COUNT	%		COUNT	%
Low	48	3.20		18	6.41
Moderate	269	17.94		56	19.93
Middle	824	54.97		137	48.75
Upper	240	16.01		70	24.91
NA	118	7.88		0	0.00
Total	1,499	100.00		261	100.00

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Data Source: 2000 US Census SF-1/SF3

Distribution of Products and Tracts by Income Level

ACADEMIC EMPLOYEES

Active Filters

Tract Income Level	Distribution of members by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	61	3.56			4	1.90
Moderate	189	11.03			35	16.67
Middle	816	47.64			112	53.33
Upper	484	28.25			59	28.18
NA	163	9.52			0	0.00
Total	1,713	100.00			210	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

ALLIANCE

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	505	3.12			57	4.41
Moderate	2,387	14.69			212	17.97
Middle	7,771	47.84			553	46.05
Upper	4,120	25.36			349	28.58
NA	1,462	8.99			0	0.00
Total	16,244	100.00			1,180	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

ANHEUSER-BUSCH EMPLOYEES

Active Filters

Tract Income Level	Distribution of members by Tract Income Level within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	1,403	3.84			571	4.18
Moderate	16,363	18.47			2,761	20.19
Middle	39,113	44.14			6,277	45.90
Upper	23,991	27.07			4,057	29.67
NA	5,745	6.48			18	0.07
Total	86,615	100.00			13,676	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

ARSENAL

Active Filings

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	533	2.92		59	4.78
Moderate	2,127	11.65		167	15.14
Middle	5,631	45.39		581	47.04
Upper	5,352	29.33		407	32.95
NA	1,407	7.71		1	0.08
Total	18,250	100.00		1,235	100.00

Distribution of Products and Tracts by Income Level

ARVIN EMPLOYEES

Active Filters

Tract Income Level	Distribution of members by Tract Income Level within the Selected Area		Distribution of Tracts by Income Level	
	Count	%	Count	%
Low	4	0.97	2	3.57
Moderate	55	13.35	13	23.21
Middle	251	60.92	29	51.79
Upper	42	10.19	12	21.43
NA	60	14.57	0	0.00
Total	412	100.00	56	100.00

Distribution of Products and Tracts by Income Level

ASSEMBLIES OF GOD

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	24	0.24			10	1.15
Moderate	1,510	14.56			144	16.61
Middle	5,042	49.69			537	61.94
Upper	1,725	17.00			176	20.30
NA	1,646	16.19			0	0.00
Total	10,147	100.00			867	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

ATLAS

Active Filters:

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	18	6.02			4	3.05
Moderate	27	9.03			24	18.32
Middle	134	44.82			71	54.20
Upper	81	27.05			32	24.43
NA	39	13.04			0	0.00
Total	299	100.00			131	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

BAYER

Active Filings

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	31	2.32			21	4.61
Moderate	145	10.85			72	15.79
Middle	604	45.21			207	45.39
Upper	412	30.54			155	33.99
NA	141	10.75			1	0.22
Total	1,336	100.00			456	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

BLUE CROSS BLUE SHIELD

Active Filters

Tract Income Level	Distribution of members by Tract Income Level within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	62	4.73		25	5.83
Moderate	256	19.54		95	22.14
Middle	541	41.30		180	41.96
Upper	324	24.73		129	30.07
NA	127	9.69		0	0.00
Total	1,310	100.00		429	100.00

Distribution of Products and Tracts by Income Level

BOTHWELL HOSPITAL

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	3	0.18		3	1.72
Moderate	96	5.72		23	13.22
Middle	1,044	62.13		114	65.52
Upper	249	14.87		24	19.54
NA	282	16.90		0	0.00
Total	1,675	100.00		174	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

BURLINGTON NORTHTOWN COMMUNITY

Active Filters

Tract Income Level	Distribution of Membership by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	37	2.61			21	4.48
Moderate	736	16.64			91	19.40
Middle	641	45.20			237	50.53
Upper	327	23.06			119	25.37
NA	177	12.48			1	0.21
Total	1,418	100.00			469	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

BURNS & McDONNELL

Active Filters:

Tract Income Level	Distribution of members by Tract Income Level within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
LOW	6	0.54		4	1.05
Moderate	62	6.06		40	10.33
Middle	373	33.76		125	46.05
Upper	493	44.62		161	42.37
NA	166	15.02		8	0.09
Total	1,100	100.00		360	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

BUTLER EMPLOYEES

Active Filters

Tract Income Level	Distribution of members by Tract Income Level within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	11	2.25			4	2.25
Moderate	102	20.94			34	19.10
Medium	244	50.10			100	58.62
Upper	94	19.30			40	22.47
NA	36	7.39			0	0.00
Total	487	100.00			178	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

CAPE REGIONAL

Active Filters

Tract Income Level	Distribution of members by Tract Income Level within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	4	0.15			4	2.52
Moderate	53	3.10			20	12.58
Middle	720	26.92			85	54.09
Upper	1,268	47.49			49	30.82
NA	600	22.43			0	0.00
Total	2,675	100.00			159	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

CATHOLIC FAMILY

Active Filters

Tract Income Level	Distribution of members by Tract Income Level within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	29	1.36			17	3.62
Moderate	311	15.10			78	16.63
Middle	731	35.49			203	43.28
Upper	722	35.04			171	36.46
NA	268	13.01			5	0.00
Total	2,060	100.00			469	100.00

Distribution of Products and Tracts by Income Level

CENTRAL COMMUNICATIONS

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	71	0.96			37	3.36
Moderate	1,283	17.34			176	15.98
Middle	3,478	46.99			504	45.78
Upper	1,848	24.97			384	34.88
NA	721	9.74			0	0.00
Total	7,401	100.00			1,101	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

CENTRAL ELECTRIC

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	6	1.60		1	1.23
Moderate	13	3.47		6	9.66
Middle	226	60.27		46	56.79
Upper	66	17.60		26	32.10
NA	64	17.07		0	0.00
Total	375	100.00		81	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

CENTRAL MISSOURI COMMUNITY

Active Filters:

Tract Income Level	Distribution of members by Tract Income Level within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	23	0.24		10	1.29
Moderate	1,367	14.03		128	16.49
Middle	5,409	55.50		479	61.73
Upper	1,559	15.99		159	20.49
NA	1,368	14.24		0	0.00
Total	9,746	100.00		776	100.00

Distribution of Products and Tracts by Income Level

CENTURY

Active Filings

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	95	1.69		33	4.79
Moderate	520	9.26		118	15.71
Middle	3,503	62.35		397	56.71
Upper	822	14.63		160	22.86
NA	478	12.07		0	0.00
Total	5,418	100.00		708	100.00

Distribution of Products and Tracts by Income Level

CITY

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	28	0.70		17	4.80
Moderate	708	17.70		73	20.62
Middle	2,403	60.06		185	52.26
Upper	457	12.42		79	22.32
NA	365	9.12		0	0.00
Total	4,001	100.00		354	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

CO-LIB

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	10	2.02		9	3.98
Moderate	68	11.94		30	13.27
Middle	225	45.55		109	48.23
Upper	175	35.43		78	34.51
NA	25	5.06		0	0.00
Total	494	100.00		226	100.00

Note: Validity Errors are included in the report

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Data Source: 2000 US Census SP1/SF3

Distribution of Products and Tracts by Income Level

COLUMBIA MUNICIPAL EMPLOYEES

Active Filters:

Tract Income Level	Distribution of Membership by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	108	3.67			4	1.95
Moderate	255	8.54			36	11.73
Middle	1,333	58.06			195	63.52
Upper	409	14.37			70	22.80
NA	460	15.41			0	0.00
Total	2,565	100.00			307	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

COMMUNITY AMERICA

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	2,684	2.40			568	4.70
Moderate	21,631	18.00			2,540	21.01
Middle	63,276	52.65			5,691	47.06
Upper	24,936	20.75			3,290	27.11
NA	7,450	6.20			0	0.00
Total	120,177	100.00			12,099	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

COMMUNITY FINANCIAL

Active Filers

Tract Income Level	Distribution of Members by Tract Income Level within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	10	0.14		6	0.64
Moderate	998	14.00		103	14.43
Middle	3,684	51.68		445	62.32
Upper	1,103	15.47		160	22.41
NA	1,234	18.71		0	0.00
Total	7,129	100.00		714	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

CONSERVATION EMPLOYEES

Active Filers

Tract Income Level	Distribution of Membership by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	46	1.01		11	1.01
Moderate	279	6.11		132	12.11
Middle	2,392	52.35		643	58.99
Upper	664	14.91		304	27.89
NA	968	21.62		0	0.00
Total	4,569	100.00		1,090	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

COUNTY

Active Filters

Tract Income Level	Distribution of Membership by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	194	4.62		45	8.57
Moderate	687	20.60		95	18.10
Middle	1,345	40.33		243	46.39
Upper	811	24.12		141	26.86
NA	338	10.13		1	0.19
Total	3,375	100.00		525	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

CROSSROADS

Active Filings

Tract Income Level	Distribution of Membership by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	128	7.48			42	7.94
Moderate	442	25.83			179	34.38
Middle	693	40.50			249	47.07
Upper	249	14.55			109	20.60
NA	199	11.63			0	0.00
Total	1,711	100.00			579	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

CSD

Active Filters

Tract Income Level	Distribution of Membership by Tract Income Level Within the Selected Area		Distribution of Tracts by Income Level	
	Count	%	Count	%
Low	35	1.67	20	3.32
Moderate	530	16.14	94	15.61
Middle	1,494	45.41	275	45.68
Upper	689	27.68	211	35.05
NA	335	10.70	2	0.33
Total	3,783	100.00	602	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

CU COMMUNITY

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	12	0.27			5	0.85
Moderate	880	19.65			98	16.78
Middle	1,902	42.49			362	61.99
Upper	563	21.51			119	20.38
N/A	719	16.67			0	0.00
Total	4,476	100.00			584	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

CY HANNIBAL

Active Filters

Tract Income Level	Distribution of Members by Income Tract Level Within the Selected Area		Distribution of Tracts by Income Level	
	Count	%	Count	%
Low	2	0.72	1	1.23
Moderate	31	11.15	9	11.11
Middle	143	50.72	51	62.96
Upper	52	18.71	20	24.69
NA	52	18.71	0	0.00
Total	278	100.00	81	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

DESOTO MO PAC

Active Filers

Tract Income Level	Distribution of Members by Tract Income Level within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	5	0.51		2	2.33
Moderate	90	13.60		20	23.26
Middle	377	56.98		44	51.15
Upper	81	12.23		20	23.26
NA	108	16.31		0	0.00
Total	662	100.00		86	100.00

Distribution of Products and Tracts by Income Level

DEXTER PUBLIC SCHOOLS

Active Filters

Tract Income Level	Distribution of Loans by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	1	0.13		1	0.59
Moderate	85	11.39		25	14.79
Mid-Hi	470	63.00		88	52.07
Upper	70	9.36		55	32.54
NA	120	16.09		0	0.00
Total	746	100.00		169	100.00

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Data Source: 2000 US Census SF 1/SF 3

Distribution of Products and Tracts by Income Level

DISTRICT 4 HIGHWAY

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	35	1.81		22	5.25
Moderate	251	12.96		74	17.66
Middle	975	50.34		219	52.27
Upper	406	20.96		104	24.82
NA	220	11.94		0	0.00
Total	1,937	100.00		419	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

DISTRICT 6 HIGHWAY

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	13	0.95		3	1.58
Moderate	56	4.06		12	6.84
Middle	821	60.01		125	65.79
Upper	198	14.55		49	25.79
NA	279	20.39		0	0.00
Total	1,368	100.00		190	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

DISTRICT 7 HIGHWAY

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	13	0.95		3	1.58
Moderate	56	4.09		13	6.84
Middle	821	60.01		125	65.29
Upper	199	14.55		49	25.79
NA	279	20.39		0	0.00
Total	1,368	100.00		190	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

DISTRICT 8 HIGHWAY

Active Filters:

Tract Income Level	Distribution of Members by Income Tract Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	2	0.13			2	0.81
Moderate	135	8.96			35	14.11
Middle	726	46.21			147	58.27
Upper	238	15.80			64	25.81
NA	485	26.89			0	0.00
Total	1,606	100.00			190	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

DISTRICT 8 HIGHWAY

Active Filters

Tract Income Level	Distribution of members by Tract Income Level within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	2	0.18		2	1.06
Moderate	258	22.99		21	11.11
Middle	424	37.79		126	67.72
Upper	56	4.99		38	20.11
NA	362	34.05		0	0.00
Total	1,122	100.00		189	100.00

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Data Source: 2000 US Census SP1/SP3

Distribution of Products and Tracts by Income Level

DISTRICT ONE HIGHWAY

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	3	0.21			2	0.82
Moderate	90	6.41			21	8.61
Middle	781	55.67			153	62.70
Upper	332	23.66			68	27.87
NA	197	14.04			0	0.00
Total	1,403	100.00			244	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

DIVISION 2 HIGHWAY

Active Filings

Tract Income Level	Distribution of Members by Income Tract Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	4	0.24		3	1.01
Moderate	40	2.37		17	5.72
Middle	908	53.79		181	60.94
Upper	356	21.09		96	32.32
NA	390	22.51		0	0.00
Total	1,698	100.00		297	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

DIVISION 3 HIGHWAY

Active Filters

Tract Income Level	Distribution of Members by Income Tract Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	2	0.19		2	0.96
Moderate	32	3.59		17	6.17
Mid-Hi	172	51.17		134	64.42
Upper	90	24.37		55	25.44
NA	50	20.68		0	0.00
Total	271	100.00		141	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

DIVISION & HIGHWAY

Active Filings

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	16	0.82			15	2.69
Moderate	229	11.61			88	16.42
Middle	1,037	52.59			267	49.81
Upper	465	23.58			166	30.97
NA	225	11.41			9	0.00
Total	1,972	100.00			535	100.00

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Date Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

DIVISION 10 HIGHWAY

Active Filters

Tract Income Level	Distribution of Members by Income Tract Level Within the Selected Area				Distribution of Tracts by Income Level	
	COUNT	%			COUNT	%
Low	2	0.15			2	1.68
Moderate	172	13.16			78	15.05
Middle	606	46.37			111	59.68
Upper	172	13.16			45	24.19
NA	355	27.16			0	0.00
Total	1,307	100.00			186	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

EDISON

Active Filters:

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	239	5.01		41	5.40
Moderate	914	19.16		149	19.63
Middle	2,059	43.17		371	48.88
Upper	580	18.45		197	25.96
NA	578	14.21		1	0.13
Total	4,770	100.00		759	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

EDUCATIONAL COMMUNITY

Active Filters

Tract Income Level	Distribution of members by Tract Income Level within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	76	1.19		21	2.31
Moderate	667	10.15		137	15.05
Middle	3,059	46.83		475	52.20
Upper	1,604	24.55		276	30.23
NA	1,129	17.28		1	0.11
Total	6,532	100.00		910	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

ELECTRO SAVINGS

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	284	2.18			72	5.63
Moderate	1,788	13.75			199	15.57
Middle	6,146	47.26			628	49.14
Upper	3,704	28.46			377	29.50
NA	1,083	8.33			2	0.16
Total	13,005	100.00			1,278	100.00

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Data Source: 2000 US Census SF1/SP3

Distribution of Products and Tracts by Income Level

EMPLOYMENT SECURITY

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	108	2.22			44	3.61
Moderate	455	9.37			196	15.26
Middle	2,618	53.91			644	52.82
Upper	912	18.76			231	27.18
NA	763	15.71			1	0.08
Total	4,856	100.00			1,216	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

FEDCO

Active Filers

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	0	0.00			0	0.00
Moderate	34	7.00			24	10.96
Middle	306	62.96			157	69.41
Upper	71	14.61			43	19.63
NA	75	15.43			0	0.00
Total	486	100.00			219	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

FIRST COMMUNITY

Active Filters

Tract Income Level	Distribution of Membership by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	2,854	2.22		586	4.51
Moderate	14,514	11.27		2,428	18.32
Middle	57,261	44.45		5,953	45.07
Upper	41,925	33.32		4,224	31.96
NA	11,262	8.74		14	0.11
Total	128,816	100.00		13,207	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

FIRST FINANCIAL

Active Filers

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	107	1.99			10	1.53
Moderate	350	6.51			92	14.05
Middle	2,811	52.29			366	55.88
Upper	952	17.71			187	28.55
NA	1,156	21.50			0	0.00
Total	5,376	100.00			655	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

FIRST MISSOURI

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	185	2.85		32	5.53
Moderate	1,176	16.09		117	20.21
Middle	3,547	56.11		286	49.40
Upper	1,006	15.51		142	24.53
NA	484	7.45		2	0.35
Total	6,500	100.00		579	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

FOUR FOUR

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	70	5.41		55	8.01
Moderate	203	15.69		145	21.11
Middle	617	47.22		300	43.67
Upper	339	26.20		187	27.21
NA	71	5.48		0	0
Total	1,294	100.00		687	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

G.C.U. Local 235

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	6	2.53			4	4.17
Moderate	40	15.88			18	19.79
Middle	123	51.90			52	54.17
Upper	38	15.03			23	21.87
NA	30	12.66			8	8.00
Total	237	100.00			96	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

GATEWAY REGIONAL

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	530	8.02			57	5.51
Moderate	1,816	27.47			194	18.74
Middle	2,255	34.11			491	47.44
Upper	1,204	18.21			291	28.12
NA	806	12.19			2	0.19
Total	6,611	100.00			1,035	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

GOETZ

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	4	0.06			4	0.87
Moderate	667	10.12			63	13.26
Middle	3,571	54.16			276	60.26
Upper	1,416	21.48			115	25.11
NA	933	14.16			0	0.00
Total	6,591	100.00			458	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

HEALTH CARE FAMILY

Active Filters

Tract Income Level	Distribution of members by Tract Income Level within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	370	5.57			66	5.40
Moderate	1,166	20.59			205	19.88
Middle	2,902	43.74			503	48.79
Upper	1,405	21.18			256	24.83
NA	592	8.92			1	0.10
Total	6,635	100.00			1,031	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

HEALTHCARE COMMUNITY

Active Filters

Tract Income Level	Distribution of members by Tract Income Level within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	187	5.94		41	7.17
Moderate	615	19.53		111	19.41
Middle	1,222	38.81		249	43.53
Upper	750	23.82		168	29.37
NA	375	11.91		3	0.52
Total	3,149	100.00		572	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

HEARTLAND COMMUNITY

Active Filters

Tract Income Level	Distribution of members by Tract Income Level within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	66	2.70		30	5.45
Moderate	542	22.17		110	20.00
Middle	1,064	43.52		239	43.45
Upper	590	24.13		171	31.09
NA	183	7.48		0	0.00
Total	2,445	100.00		550	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

HOLY ROSARY

Active Filters

Tract Income Level	Distribution of members by Tract Income Level within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	496	22.17			17	5.90
Moderate	583	25.96			54	18.75
Middle	574	25.56			126	43.75
Upper	363	16.25			91	31.60
NA	226	10.06			0	0.00
Total	2,246	100.00			288	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

INDEPENDENCE TEACHERS

Active Filters

Tract Income Level	Distribution of Membership by Tract Income Level Within the Selected Area		Distribution of Tracts by Income Level	
	Count	%	Count	%
Low	98	5.18	34	6.75
Moderate	289	16.86	112	22.22
Middle	720	42.40	219	43.45
Upper	454	26.74	139	27.58
NA	146	8.72	0	0.00
Total	1,696	100.00	504	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

JC FEDERAL EMPLOYEES

Active Filers

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	4	0.63			2	2.36
Moderate	82	12.61			16	18.62
Middle	325	50.94			45	52.94
Upper	110	17.15			22	25.68
NA	118	18.43			0	0.00
Total	640	100.00			85	100.00

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Data Source: 2000 US Census SF1/5F3

Distribution of Products and Tracts by Income Level

JEFFCO

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	4	0.26			2	1.75
Moderate	256	16.35			19	16.67
Middle	997	63.67			70	61.40
Upper	81	5.17			23	20.18
NA	228	14.56			0	0.00
Total	1,566	100.00			114	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

JOPLIN METRO

Active Filers

Tract Income Level	Distribution of members by Tract Income Level within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	6	0.12		5	1.52
Moderate	692	13.72		45	13.72
Middle	2,894	57.36		207	63.11
Upper	462	9.14		71	21.65
NA	992	19.66		0	0.00
Total	5,045	100.00		328	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

KC AREA

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	134	8.36		36	7.50
Moderate	354	22.16		105	21.88
Middle	573	35.71		210	43.75
Upper	347	21.66		128	26.67
NA	195	12.17		1	0.21
Total	1,602	100.00		480	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

KC POLICE

Active Filters

Tract Income Level	Distribution of members by Tract Income Level within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	223	3.12		46	4.28
Moderate	699	13.96		183	17.02
Middle	2,822	39.44		528	49.12
Upper	2,352	32.87		314	29.21
NA	759	10.61		1	0.37
Total	7,155	100.00		1,075	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

KANSAS CITY

Active Filers

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	590	10.99		74	10.38
Moderate	1,283	23.91		123	17.84
Middle	2,028	37.79		331	46.49
Upper	1,626	29.14		180	25.26
NA	440	8.19		0	0.00
Total	5,367	100.00		712	100.00

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Data Source: 2000 US Census SF1/SP3

Distribution of Products and Tracts by Income Level

KCUMB

Active Filters

Tract Income Level	Distribution of members by Tract Income Level within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	3	0.24		2	2.62
Moderate	32	14.03		12	16.90
Middle	74	55.50		19	54.93
Upper	33	15.99		18	25.35
NA	10	14.24		0	0.00
Total	152	100.00		71	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

KILOWATT

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	69	4.27		19	5.60
Moderate	193	11.95		52	15.34
Middle	836	51.76		195	57.52
Upper	255	15.79		72	21.24
NA	262	16.22		1	0.29
Total	1,615	100.00		339	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

LACLEDE FAMILY SAVINGS

Active Filters

Tract Income Level	Distribution of members by Tract Income Level within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	129	4.94		47	8.77
Moderate	464	17.76		112	20.90
Middle	1,241	47.57		247	46.08
Upper	576	22.06		130	24.25
N/A	199	7.63		0	0.00
Total	2,609	100.00		536	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

LEADCO COMMUNITY

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	11	0.34		8	3.79
Moderate	481	14.82		39	16.59
Middle	1,901	58.58		138	65.40
Upper	394	12.14		30	14.22
NA	458	14.12		0	0.00
Total	3,245	100.00		215	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

LOVERS LANE

Active Filters:

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	16	3.22		2	1.26
Moderate	61	10.69		29	18.55
Middle	293	52.32		85	54.49
Upper	116	20.71		40	25.64
NA	72	12.56		0	0.00
Total	560	100.00		156	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

NAWC

Active Filings

Tract Income Level	Distribution of members by Tract Income Level within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	6	1.11		3	2.33
Moderate	100	18.48		25	19.38
Middle	232	42.86		62	48.06
Upper	122	22.55		39	30.23
NA	61	14.98		6	0.00
Total	541	100.00		129	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

MAZUMA

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	3,753	7.96		142	3.97
Moderate	11,661	24.83		666	18.70
Middle	18,230	38.75		1,671	46.77
Upper	9,286	19.74		1,084	30.34
NA	4,090	8.69		8	0.22
Total	47,042	100.00		3,573	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

METRO

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	16	0.22			8	1.14
Moderate	1,084	14.69			113	16.17
Middle	4,103	55.50			442	63.23
Upper	1,070	14.49			136	19.46
NA	1,108	15.01			0	0.00
Total	7,381	100.00			699	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

MID MISSOURI

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	123	0.68		111	3.32
Moderate	880	4.90		586	17.81
Middle	9,478	52.76		1,901	56.61
Upper	2,794	15.55		738	22.08
NA	4,691	26.11		0	0.00
Total	47,042	100.00		3,346	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

MIDWEST

Active Filers

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	76	2.57		36	5.22
Moderate	501	16.97		123	17.85
Middle	1,497	50.71		342	49.64
Upper	670	22.20		187	27.14
NA	208	7.05		1	0.15
Total	2,952	100.00		689	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

MISSOURI

Active Filters

Tract Income Level	Distribution of members by Tract Income Level within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
LOW	1,491	4.91			112	4.65
Moderate	3,661	17.71			432	17.96
Middle	15,300	50.38			1,205	50.10
Upper	5,567	18.06			651	27.07
NA	4,048	13.33			5	0.21
Total	30,167	100.00			2,405	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

MISSOURI BAPTIST

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	20	1.25		13	1.94
Moderate	118	7.37		67	10.01
Middle	828	51.69		396	59.19
Upper	356	22.22		193	28.85
NA	280	17.48		0	0.00
Total	1,602	100.00		669	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

MISSOURI CENTRAL

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	250	3.00			69	5.32
Moderate	1,194	14.34			252	19.43
Middle	3,478	41.76			658	50.73
Upper	2,479	29.75			318	24.52
N/A	924	11.10			0	0.00
Total	8,325	100.00			1,297	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

MISSOURI ELECTRIC EMPLOYEES

Active Filers

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	27	0.47		18	1.14
Moderate	432	7.59		104	11.90
Middle	2,659	50.19		563	64.42
Upper	796	14.02		197	22.54
NA	1,576	27.71		0	0.00
Total	5,668	100.00		874	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

NEIGHBORS

Active Filers

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	2,290	8.06		55	5.46
Moderate	7,634	26.86		288	18.51
Middle	12,507	44.00		746	47.94
Upper	3,956	13.92		434	27.89
NA	2,035	7.16		3	0.19
Total	28,422	100.00		1,556	100.00

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Data Source: 2000 US Census SF1/BF3

Distribution of Products and Tracts by Income Level

NEOSHO SCHOOL

Active Filters:

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	0	0.00			0	0.00
Moderate	77	8.38			15	10.42
Middle	479	52.12			88	61.11
Upper	29	3.16			16	11.11
NA	334	36.34			25	17.36
Total	919	100.00			144	100.00

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Data Source: 2000 US Census, SF1/SF3

Distribution of Products and Tracts by Income Level

NORTH JEFFERSON COUNTY CATHOLIC

Active Filers

Tract Income Level	Distribution of Membership by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	22	5.19			9	8.03
Moderate	74	17.45			20	17.86
Middle	198	46.20			59	52.68
Upper	62	14.34			24	21.43
NA	48	11.32			0	0.00
Total	424	100.00			112	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

NORTHEAST REGIONAL

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	22	5.93		2	1.42
Moderate	37	9.97		10	7.09
Middle	172	45.36		91	64.54
Upper	90	24.26		38	26.95
NA	50	13.48		0	0.00
Total	371	100.00		141	100.00

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Data Source: 2000 US Census SF11SF3

Distribution of Products and Tracts by Income Level

NORTHLAND TEACHERS

Active Filers

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	20	1.22			15	5.07
Moderate	177	10.81			55	18.58
Middle	857	52.32			136	46.62
Upper	452	27.59			88	29.73
NA	122	8.06			0	0.00
Total	1,638	100.00			296	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

NORTHWEST MISSOURI REGIONAL

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	8	0.17			8	2.04
Moderate	66	3.01			52	13.27
Middle	1,029	46.99			233	59.44
Upper	776	35.53			98	25.00
NA	309	14.11			1	0.26
Total	2,190	100.00			392	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

OUR LADY OF SNOWS

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	3	0.50		2	3.33
Moderate	7	1.16		6	10.00
Middle	407	62.61		41	68.33
Upper	29	4.62		11	18.33
NA	156	25.91		8	0.00
Total	602	100.00		60	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

POSTAL AND COMMUNITY

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	12	0.14		12	2.07
Moderate	761	8.95		73	12.56
Middle	4,439	52.69		330	56.80
Upper	2,261	26.58		166	28.57
NA	974	11.45		0	0.00
Total	8,507	100.00		581	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

POSTAL FEDERAL COMMUNITY

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	18	0.13		8	0.56
Moderate	7,135	14.67		197	14.16
Middle	7,350	51.55		668	63.93
Upper	2,299	16.12		296	21.31
NA	2,456	17.22		0	0.00
Total	14,258	100.00		1,369	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

PROCTOR AND GAMBLE

Active Filters

Tract Income Level	Distribution of members by Tract Income Level within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	5	2.32		3	2.28
Moderate	35	16.67		27	20.45
Middle	89	41.70		62	46.97
Upper	55	25.46		40	30.30
NA	21	10.35		0	0.00
Total	216	100.00		132	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

PURINA

Active Filters

Tract Income Level	Distribution of members by Tract Income Level within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	14	0.42			5	1.04
Moderate	763	22.69			117	24.27
Middle	1,445	42.98			240	49.79
Upper	665	25.73			126	24.90
NA	775	5.18			0	0.00
Total	3,162	100.00			468	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

RAILWAY

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	6	0.34		5	1.36
Moderate	291	16.41		54	14.71
Middle	801	45.18		220	59.95
Upper	289	16.30		85	23.98
NA	366	21.77		0	0.00
Total	1,773	100.00		367	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

RAYTOWN LEES SUMMIT COMMUNITY

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	71	0.92		29	3.18
Moderate	840	10.86		162	16.65
Middle	3,589	46.39		447	48.96
Upper	2,263	29.49		284	31.11
NA	955	12.34		1	0.11
Total	7,737	100.00		913	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

RIVER REGION

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	195	2.08			49	3.67
Moderate	802	8.54			235	17.62
Middle	5,199	55.34			787	59.00
Upper	1,402	14.92			263	19.72
NA	1,796	19.12			0	0.00
Total	9,394	100.00			1,334	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

STLUKE

Active Filers

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	165	4.14		39	6.30
Moderate	617	15.55		128	20.68
Middle	1,467	36.96		272	43.94
Upper	1,242	31.28		176	28.76
NA	478	12.04		2	0.32
Total	3,969	100.00		619	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

SCIENTIFIC RESEARCH PARTNERS

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	8	1.58		8	2.74
Moderate	53	10.47		42	14.38
Middle	220	43.48		132	45.21
Upper	194	38.34		110	37.67
NA	31	6.13		0	0.00
Total	506	100.00		292	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

SHOW ME

Active Filers

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	8	0.28			3	1.19
Moderate	67	2.35			24	9.49
Middle	1,674	65.73			161	63.64
Upper	314	11.81			65	25.69
NA	588	20.62			0	0.00
Total	2,651	100.00			253	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

SHREVEPORT PUBLIC SCHOOLS

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	5	0.54		2	1.41
Moderate	150	15.34		30	21.13
Middle	412	44.99		81	57.04
Upper	143	15.58		29	20.42
NA	208	22.66		0	0.00
Total	918	100.00		142	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

SOUTH COMMUNITY

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	26	1.28		8	2.88
Moderate	291	14.36		43	15.47
Middle	1,065	52.57		152	54.68
Upper	196	9.67		75	26.98
NA	948	22.11		0	0.00
Total	2,626	100.00		278	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

SOUTHEAST MISSOURI COMMUNITY

Active Filters

Tract Income Level	Distribution of members by Tract Income Level within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	6	0.52			4	1.60
Moderate	65	5.58			35	14.00
Middle	590	50.69			146	58.40
Upper	241	20.70			65	26.00
NA	262	22.51			0	0.00
Total	1,164	100.00			250	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

SOUTHPOINTE

Active Filings

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	11	0.45		7	2.00
Moderate	66	2.69		39	11.64
Middle	1,200	48.84		167	49.65
Upper	960	39.07		122	36.43
NA	220	8.95		0	0.00
Total	2,457	100.00		235	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

SOUTHWEST COUNTIES

Active Filers

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	0	0.00		0	0.00
Moderate	70	8.47		15	12.10
Middle	520	55.73		92	74.19
Upper	32	3.43		17	13.71
NA	302	32.37		0	0.00
Total	933	100.00		124	100.00

Note: Validity Errors are included in the report

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

SOUTHWEST MISSOURI

Active Filters:

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	4	0.12		2	0.96
Moderate	440	12.71		31	14.83
Middle	1,533	44.27		133	63.64
Upper	780	22.52		43	20.57
NA	706	20.39		0	0.00
Total	3,463	100.00		209	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

SPRINGFIELD CATHOLIC

Active Filers

Tract Income Level	Distribution of members by Tract Income Level within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	4	0.38			2	0.77
Moderate	129	12.18			41	15.83
Middle	455	42.87			145	55.98
Upper	334	31.54			71	27.41
NA	137	12.94			0	0.00
Total	1,059	100.00			259	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

SPRINGFIELD TEACHERS

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	6	0.25		2	0.75
Moderate	215	8.57		31	11.70
Middle	938	39.12		146	55.85
Upper	930	38.78		84	31.70
NA	309	12.69		0	0.00
Total	2,398	100.00		263	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

ST. AUGUSTINE

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	22	4.72			10	13.70
Moderate	82	23.23			16	21.92
Middle	114	40.29			31	42.47
Upper	62	27.22			16	21.92
NA	41	4.54			0	0.00
Total	321	100.00			73	100.00

Distribution of Products and Tracts by Income Level

ST. BERNADETTE

Active Filters

Tract Income Level	Distribution of members by Tract Income Level within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	61	5.29		22	5.24
Moderate	265	22.96		68	20.95
Middle	473	40.99		213	50.71
Upper	254	22.01		97	23.10
NA	101	8.75		0	0.00
Total	1,154	100.00		420	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

ST. CECILIA

Active Fillers

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	26	4.72		14	6.34
Moderate	128	23.23		46	20.81
Middle	222	40.29		98	44.34
Upper	150	27.22		63	28.51
NA	25	4.54		0	0.00
Total	551	100.00		221	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

ST. JOHN'S

Active Filters:

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	29	0.49			5	1.64
Moderate	690	10.87			53	17.38
Middle	2505	41.90			152	49.84
Upper	2044	34.19			109	32.79
NA	750	12.55			0	0.00
Total	5878	100.00			205	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

ST. JOSEPH TEACHERS

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	4	0.26			7	3.56
Moderate	127	9.1			25	12.69
Middle	753	53.98			108	54.82
Upper	350	25.09			57	28.93
NA	161	11.54			0	0.00
Total	1,395	100.00			197	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

ST LOUIS CARPENTERS

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	34	2.23		20	4.49
Moderate	247	16.21		86	19.33
Middle	829	54.40		233	52.36
Upper	282	18.50		136	31.62
NA	132	8.66		0	0.00
Total	1,524	100.00		445	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

ST. LOUIS COMMUNITY

Active Filters

Tract Income Level	Distribution of Loans by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%	Amount	%	Count	%
Low	2,056	8.82	0	0.00	195	5.72
Moderate	6,654	25.94	0	0.00	669	19.63
Middle	8,771	37.57	0	0.00	1,460	42.84
Upper	4,408	18.89	0	0.00	1,084	31.31
NA	2,054	8.78	0	0.00	0	0
Total	23,343	100.00	0	0.00	3,408	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

ST. LOUIS FIREFIGHTERS & COMMUNITY

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	97	5.14			22	4.79
Moderate	287	15.23			122	26.58
Middle	1001	53.05			222	48.37
Upper	340	18.02			93	20.26
NA	162	8.58			0	0.00
Total	1887	100.00			459	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

ST. LOUIS NEWSPAPER CARRIERS

Active Filters

Tract Income Level	Distribution of members by Tract Income Level within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	16	2.82			9	5.63
Moderate	97	27.32			21	13.12
Middle	125	35.21			82	51.25
Upper	55	15.44			48	30.00
NA	38	10.71			0	0.00
Total	355	100.00			160	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

ST. LOUIS POLICEMENS

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	87	4.83			25	5.56
Moderate	273	15.15			125	27.78
Middle	981	54.44			214	47.55
Upper	311	17.26			86	19.11
NA	150	8.32			0	0.00
Total	1802	100.00			450	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

STATIONERY

Active Filings

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	5	0.19		4	2.13
Moderate	475	17.84		34	18.09
Middle	1,364	51.22		103	54.79
Upper	489	18.26		47	25.00
NA	230	12.39		0	0.00
Total	2,663	100.00		168	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

TELCOMM

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	47	0.38		10	1.07
Moderate	1,734	14.11		137	14.64
Middle	5,326	43.35		542	57.91
Upper	2,315	18.84		247	26.39
NA	2,865	23.32		0	0.00
Total	12,267	100.00		936	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

UNION MEMORIAL

Active Filters

Tract Income Level	Distribution of members by Tract Income Level within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	11	7.14			4	12.90
Moderate	36	23.38			9	29.03
Middle	66	42.86			14	45.17
Upper	31	20.12			4	12.90
NA	10	6.49			0	0.00
Total	154	100.00			31	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

UNITE SOUTHWEST

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	151	10.75			50	12.72
Moderate	391	27.85			134	34.10
Middle	501	35.68			169	43.00
Upper	123	8.76			40	10.18
NA	238	16.95			0	0.00
Total	1,404	100.00			393	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

UNITED

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	64	0.46		28	2.67
Moderate	1,009	7.24		170	16.21
Middle	8,613	63.27		587	56.91
Upper	1,453	10.43		253	24.12
NA	2,591	18.60		1	0.10
Total	13,929	100.00		1,049	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

UNITED CATHOLIC

Active Filters:

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
LOW	8	0.39		4	1.04
Moderate	240	11.70		67	17.45
Middle	1,000	48.73		184	47.92
Upper	599	29.19		129	33.59
NA	205	9.99		0	0.00
Total	2,052	100.00		384	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

UNITED CONSUMERS

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	626	3.83			61	4.36
Moderate	4,116	25.18			260	19.50
Middle	7,848	48.00			652	48.61
Upper	2,324	12.99			259	25.86
NA	1,635	10.00			2	0.15
Total	16,349	100.00			1,333	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

UNITED LABOR

Active Filings

Tract Income Level	Distribution of members by Tract Income Level within the Selected Area			Distribution of Tracts by Income Level	
	Count	%		Count	%
Low	85	2.13		23	2.82
Moderate	498	12.43		146	18.14
Middle	1,952	48.96		501	61.40
Upper	403	10.11		144	17.84
NA	1,049	26.37		0	0.00
Total	3,987	100.00		816	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

VANTAGE

Active Filings

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area				Distribution of Tracts by Income Level	
	Count	%			Count	%
Low	2,078	2.55			236	6.98
Moderate	14,536	17.81			642	18.99
Middle	40,260	49.36			1,557	46.05
Upper	15,629	22.82			946	27.98
NA	6,090	7.46			0	0.00
Total	81,623	100.00			3,381	100.00

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Data Source: 2000 US Census SF1/SF3

Distribution of Products and Tracts by Income Level

WEST COMMUNITY

Active Filters

Tract Income Level	Distribution of Members by Tract Income Level Within the Selected Area		Distribution of Tracts by Income Level	
	Count	%	Count	%
Low	529	3.65	52	4.56
Moderate	2,352	16.48	210	18.40
Middle	6,404	44.65	553	46.38
Upper	3,886	27.10	327	26.66
NA	1,176	8.20	0	0.00
Total	14,347	100.00	1,142	100.00

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Data Source: 2000 US Census SF1/SF3